

Information to identify the case:

Debtor 1	<u>Kevin G. Mickens</u>	Social Security number or ITIN	xxx-xx-0569
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21704-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin G. Mickens

9/18/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin G. Mickens
Debtor

Case No. 17-21704-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 18, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2024:

Recip ID	Recipient Name and Address
db	+ Kevin G. Mickens, 219 North Winebiddle Street, Pittsburgh, PA 15224-2461
cr	+ PHH Mortgage Corporation as servicer for PNC Bank., ATTN: Bankruptcy Dept., PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ PNC BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
14409795	+ Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
14409797	+ Dept Of Ed/Aspire Resources Inc, 6775 Vista Dr, West Des Moines, IA 50266-9305
14639303	+ Duquesne Light, P.O. Box 67, Pittsburgh, PA 15267-0067
14409798	+ Ksa Servicing, Po Box 90759, Raleigh, NC 27675-0759
14639306	+ Michael Evans, 219 N. Winebiddle Street, Pittsburgh, PA 15224-2461
14639309	+ Novak, Berkowitz, and Rosenberg, 532 S. Aiken Avenue, Ste. 520, Pittsburgh, PA 15232-1521
14639310	+ Peoples Gas, 375 N. Shore Dr., Pittsburgh, PA 15212-5871
14639312	#+ Shapiro & DeNardo, LLC, ATTN: Christopher A. DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 19 2024 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2024 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Sep 19 2024 00:01:00	City and School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: LCIPHHMRGT	Sep 19 2024 03:47:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: ebnpwsa@grblaw.com	Sep 19 2024 00:01:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14409796	+ EDI: GMACFS.COM	Sep 19 2024 03:46:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14657709	+ Email/Text: ebnjts@grblaw.com	Sep 19 2024 00:01:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14711006	+ Email/Text: kburkley@bernsteinlaw.com	Sep 19 2024 00:02:00	Duquesne Light Company, c/o Allison L. Carr.,

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User: auto

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			Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14639304	EDI: IRS.COM	Sep 19 2024 03:47:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14409799	Email/Text: EBN@Mohela.com	Sep 19 2024 00:01:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
14417231	Email/Text: EBN@Mohela.com	Sep 19 2024 00:01:00	U.S Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005
15675318	Email/Text: EBN@Mohela.com	Sep 19 2024 00:01:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
14409800	+ EDI: LCIPHMMRG	Sep 19 2024 03:47:00	Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
14423307	+ EDI: LCIPHMMRG	Sep 19 2024 03:47:00	PHH Mortgage Corporation, ATTN: Bankruptcy Dept., PO Box 24605, West Palm Beach, FL 33416-4605
14409801	+ EDI: LCIPHMMRG	Sep 19 2024 03:47:00	PNC Bank, c/o PHH Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
14639353	EDI: PENNDEPTREV	Sep 19 2024 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14639353	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14659010	+ Email/Text: ebnpeoples@grblaw.com	Sep 19 2024 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14657710	+ Email/Text: ebnpwsa@grblaw.com	Sep 19 2024 00:01:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14705128	Email/Text: BNCnotices@dcmservices.com	Sep 19 2024 00:01:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
14409802	+ Email/Text: EDBKNotices@ecmc.org	Sep 19 2024 00:01:00	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
14639314	+ EDI: VERIZONCOMB.COM	Sep 19 2024 03:46:00	Verizon Fios, P.O. Box 15124, Albany, NY 12212-5124

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PHH MORTGAGE CORPORATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14639300	*+	Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
14639301	*+	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14639302	*+	Dept Of Ed/Aspire Resources Inc, 6775 Vista Dr, West Des Moines, IA 50266-9305
14639305	*+	Ksa Servicing, Po Box 90759, Raleigh, NC 27675-0759
14639307	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
14639308	*+	Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
14639311	*+	PNC Bank, c/o PHH Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
14639313	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

TOTAL: 2 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2024 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Kevin G. Mickens areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Christopher A. DeNardo	on behalf of Creditor PHH Mortgage Corporation as servicer for PNC Bank National Association logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor PHH MORTGAGE CORPORATION logsecf@logs.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com
Kevin Scott Frankel	on behalf of Creditor PHH Mortgage Corporation as servicer for PNC Bank National Association pakb@logs.com, logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor PHH MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 13